

REMARKS

The Examiner is thanked for the due consideration given the application.

Acknowledgement of the allowability of claims 1-14 is noted with appreciation.

Claims 1, 2, and 5-14 are pending in the application. Claims 2 and 9 have been withdrawn. The claims have been amended to improve the language in a non-narrowing fashion.

No new matter is believed to be added to the application by this amendment.

Claim Objections

Claim 12 has been objected to as containing an informality. The comments in the Official Action have been considered, and claim 12 has been accordingly amended.

Rejection Under 35 USC §112

Claims 1, 5-8, and 10-14 have been rejected under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. This rejection is respectfully traversed.

The comments in the Official Action have been considered, and the claims have been appropriately amended.

Also, regarding claim 1, the Official Action asserts that regarding claim 1, the phrase "*calculating the value of at least one respective data item ... wherein said at least one data*

item ... is an amount of time that has elapsed since a latest payment made ... and the time that is intended to elapse as long as on other payment is made," is not clear as to whether one or two separate values are being calculated.

However, it should be noted that there is **only one data item** which is representative of the sum of the elapsed time since a latest payment was made and of the time that is intended to elapse as long as no other payment is made. In other words, this data item is representative of the time running since the last payment as long as no other payment is made.

The claims are thus clear, definite and have full antecedent basis.

This rejection is believed to be overcome, and withdrawal thereof is respectfully requested.

Conclusion

Since allowable subject matter is indicated, rejoinder is respectfully requested.

As no issues remain, the issuance of a Notice of Allowability is respectfully solicited.

The Commissioner is hereby authorized in this, concurrent, and future submissions, to charge any deficiency or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

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